

Information to identify the case:

Debtor 1 Carolyn E. Brown
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court District of New Jersey
Case number: 20-20921-CMG

Social Security number or ITIN xxx-xx-0239
EIN _____

Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carolyn E. Brown

4/21/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Carolyn E. Brown
Debtor

Case No. 20-20921-CMG
Chapter 7

District/off: 0312-3
Date Rcvd: Apr 21, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2021:

Recip ID	Recipient Name and Address
db	+ Carolyn E. Brown, 11 Oak Glen Lane, Colts Neck, NJ 07722-1612
cr	+ Air Technical Home Services LLC d/b/a Air Technica, c/o Giordano, Halleran & Ciesla, P.C., 125 Half Mile Road, Suite 300, Red Bank, NJ 07701-6777
r	+ Berkshire Hathaway HomeServices Fox & Roach Realtor, 350 Rt. 35, Red Bank, NJ 07701-5916
intp	#+ Salvatore Salvati, 30 Allen St, Shrewsbury, NJ 07702-4103
acc	+ Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B, Voorhees, NJ 08043-4376
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
cr	+ WBL SPO I, LLC s/h/a Axios Bank, c/o Parker Ibrahim & Berg LLP, 270 Davidson Avenue, 5th Floor, Somerset, NJ 08873-4140
cr	+ World Business Lenders, LLC s/h/a Axios Bank, c/o Parker Ibrahim & Berg LLP, 270 Davidson Avenue, 5th Floor, Somerset, NJ 08873-4140
519000420	+ Alta Mar Condominium Association, 2825 Palm Beach Blvd, Fort Myers, FL 33916-1513
518966524	+ Axios Bank, 9205 W. Russell Road, Suite 400, Las Vegas, NV 89148-1468
519001119	+ Browns Heating Cooling Inc, 88 Birch Ave, Little Silver, NJ 07739-1107
518966528	+ Complete Business Solutions Group, PAR Funding, 2000 PGA Blvd, Suite 4440, North Palm Beach, FL 33408-2738
518966529	+ Elan Financial Svcs, P.O. Box 7904408, Saint Louis, MO 63179-0408
518966530	+ Everest Business Funding, 8200 BW 52nd Terrace, 2nd Floor, Doral, FL 33166
518966531	+ Everydat Capital, 116 Nassau Street, Suite 804, New York, NY 10038-2481
519066707	+ Everyday Capital, 116 Nassau Street, Suite 804, New York NY 10038-2481
518966532	+ Fast Capital 360, Forward Financing, 100 Sumer Street, Suite 175, Boston, MA 02110-2106
518966534	+ High Speed Capital, LLC, 1 Evertrust Plz, Ste 1401, Jersey city, NJ 07302-3087
518986717	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519011909	+ Mantis Funding LLC, C/O Zachter PLLC, 2 University Plaza, Suite 205, Hackensack, NJ 07601-6211
518966536	+ McComber & McComber, 54 Shrewsbury Ave, Red Bank, NJ 07701-1176
519066709	+ Memorial Sloan Kettering, 1275 York Avenue, New York NY 10065-6094
518966537	+ Mermorial Sloan Kettering, 1275 York Avenue, New York, NY 10065-6094
519000423	+ Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018
519014043	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
518966539	+ Raymond Dietrich, 1095 Ridge Ave, Manahawkin, NJ 08050-5608
519020074	+ Raymond Dietrich, c/o Giordano, Halleran & Ciesla, P.C., 125 Half Mile Road, Suite 300, Red Bank, NJ 07701-6777
519000424	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court;, State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
518992263	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519002936	+ U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
519168740	+ WBL SPO I, LLC, c/o Parker Ibrahim & Berg LLP, 270 Davidson Avenue, 5th Floor, Somerset, New Jersey 08873-4140

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QTJORR.COM	Apr 22 2021 00:38:00	Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 21 2021 21:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Apr 21, 2021

Form ID: 318

Total Noticed: 49

Federal Bldg., Newark, NJ 07102-2534

smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 21 2021 21:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518966523	+ EDI: AMEREXPR.COM	Apr 22 2021 00:38:00	American Express, Bankruptcy Department, P.O. Box 981540, El Paso, TX 79998-1540
518994497	EDI: BECKLEE.COM	Apr 22 2021 00:38:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518966525	EDI: BANKAMER.COM	Apr 22 2021 00:38:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
518966527	+ EDI: CITICORP.COM	Apr 22 2021 00:38:00	Citicard, P.O. Box 9001037, Louisville, KY 40290-1037
518966533	+ Email/Text: cashiering-administrationservices@flagstar.com	Apr 21 2021 21:34:00	Flagstar Bank, 5151 Corporate Drive 3W-125, Troy, MI 48098-2639
519037483	+ Email/Text: bankruptcyalerts@forwardfinancing.com	Apr 21 2021 21:32:00	Forward Financing, 53 State Street, 20th Floor, Boston, MA 02109-3204
519000421	EDI: IRS.COM	Apr 22 2021 00:38:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518966526	EDI: JPMORGANCHASE	Apr 22 2021 00:38:00	Chase, Card Member Services, P.O. Box 15153, Wilmington, DE 19886-5153
519034800	Email/PDF: resurgentbknotifications@resurgent.com	Apr 21 2021 21:52:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518966535	+ Email/Text: n.gong@mantisfunding.com	Apr 21 2021 21:31:00	Mantis Funding, National Business & Capital Services, 64 Beaver Street, Suite 344, New York, NY 10004-2508
519066710	Email/Text: pgt@rawlingsandassociates.com	Apr 21 2021 21:34:00	Oxford, c/o Rawlings Financial Services LLC, PO Box 2020, La Grange KY 40031-2020
518966538	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 21 2021 21:34:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
519000422	EDI: TFSR.COM	Apr 22 2021 00:38:00	Lexus Financial Services, P.O. Box 9490, Cedar Rapids, IA 52409-9490
518966540	EDI: WFFC.COM	Apr 22 2021 00:38:00	Wells Fargo, PO Box 10306, Des Moines, IA 50306-0306
518986419	EDI: WFFC.COM	Apr 22 2021 00:38:00	Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Raymond Dietrich, c/o Giordano, Halleran & Ciesla, P.C., 125 Half Mile Road, Suite 300, Red Bank, NJ 07701-6777
518994498	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519066708	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court; Lexus Financial Services, P.O. Box 9490, Cedar Rapids IA 52409-9490

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Apr 21, 2021

Form ID: 318

Total Noticed: 49

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2021 at the address(es) listed below:

Name	Email Address
Andrea Dobin	on behalf of Trustee Thomas Orr adobin@msbnj.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Donald F. Campbell, Jr.	on behalf of Creditor Raymond Dietrich dcampbell@ghclaw.com 4433@notices.nextchapterbk.com
Donald F. Campbell, Jr.	on behalf of Creditor Air Technical Home Services LLC d/b/a Air Technical Services dcampbell@ghclaw.com 4433@notices.nextchapterbk.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
James P. Berg	on behalf of Creditor World Business Lenders LLC s/h/a Axios Bank james.berg@piblaw.com, Daniel.schleifstein@piblaw.com
James P. Berg	on behalf of Creditor WBL SPO I LLC s/h/a Axios Bank james.berg@piblaw.com, Daniel.schleifstein@piblaw.com
Joseph Casello	on behalf of Debtor Carolyn E. Brown jcasello@cvclaw.net jcasello627@gmail.com
Joseph R Zapata, Jr	on behalf of Trustee Thomas Orr jzapata@msbnj.com
Thomas Orr	tom@torrlaw.com Torr@ecf.axisofs.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel	on behalf of Interested Party Salvatore Salvati wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 14